RAO Newsletter – #2021-5 – TRICARE Pharmacy Copayments to Increase in 2022

FALLS CHURCH, Va. – Do you get your prescription drugs through <u>TRICARE Pharmacy Home</u> <u>Delivery</u> or at a <u>TRICARE retail network pharmacy</u>? If so, you'll pay anywhere from \$1 to \$8 more in copayments starting Jan. 1.

"Congress and the Department of Defense worked together on these cost changes as part of the National Defense Authorization Act for Fiscal Year 2018," said U.S. Public Health Service Cmdr. Teisha Robertson, a pharmacist with the Defense Health Agency's Pharmacy Operations Division. "The changes are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit."

These costs changes won't affect all beneficiaries. If you're an active duty service member (ADSM), you'll still pay nothing for your covered drugs at <u>military pharmacies</u>, <u>retail network pharmacies</u>, and through <u>home delivery</u>. Copayments for survivors of ADSMs will remain the same. Medically retired service members and their family members also won't see a change in their copayments next year.

As described in the <u>TRICARE Pharmacy Program Overview</u>, TRICARE groups prescription drugs based on the medical and cost effectiveness of a drug compared to other drugs of the same type. The cheapest, most widely available category is <u>generic formulary drugs</u>. This is followed by <u>brand-name formulary drugs</u> and <u>non-formulary drugs</u>. You'll see cost increases in all three of these categories. The new cost will depend on the type of pharmacy.

Here are the new copayment changes.

TRICARE Pharmacy Home Delivery (Up to a 90-day supply)

- Generic formulary drugs will increase from \$10 to \$12
- Brand-name formulary drugs will increase from \$29 to \$34
- Non-formulary drugs will increase from \$60 to \$68

TRICARE retail network pharmacies (Up to a 30-day supply)

- Generic formulary drugs will increase from \$13 to \$14
- Brand-name formulary drugs will increase from \$33 to \$38

Non-formulary drugs will increase from \$60 to \$68

It's important to note that you may only fill some brand-name maintenance drugs twice at retail network

pharmacies. These are drugs that you take for long-term conditions. After the second refill, you must use

home delivery or a military pharmacy. This doesn't apply when you fill short-term use drugs at retail

network pharmacies.

Non-network pharmacies (Up to a 30-day supply)

Non-network pharmacy costs remain the same if you use a TRICARE Prime plan. With a TRICARE Prime

plan, you'll pay a 50% cost-share after you meet your point-of-service deductible for covered drugs. For all

other health plans, non-network pharmacy costs are as follows:

Generic formulary drugs and brand-name formulary drugs will cost \$38 (up from \$33) or 20% of the total

cost, whichever is more, after you meet your annual deductible

Non-formulary drugs will cost \$68 (up from \$60) or 20% of the total cost, whichever is more, after you

meet your annual deductible

Keep in mind, if you can use a military pharmacy, this remains your lowest cost option.

There's still no cost for covered generic and brand-name drugs at military pharmacies.

Have more questions about your TRICARE pharmacy benefit? Go to TRICARE Pharmacy to learn more.

Source: TRICARE Communications (September 2021)